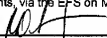


**Certificate Under 37 CFR 1.8**

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on March 10, 2008.

  
Robert D. Summers, Jr., Reg. No. 57,844

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Appln. of: McGiffin et al.  
Appln. No.: 10/783,478  
Filed: February 20, 2004  
For: SYSTEM AND DATA  
STRUCTURE FOR ACCOUNT  
MANAGEMENT

Examiner: Agwumezie, Charles C.  
Group Art Unit: 3621  
Confirmation No.: 2126

Attorney Docket No: 10022-349

**THIRD SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENT**

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby cite the following references:

**U.S. PATENTS**

Number	Date of Publication	Inventor
US 2002/0111835 A1	08/15/2002	Hele et al.
US 2002/0161609 A1	10/31/2002	Zizzamia et al.

**OTHER ART**

United States Patent and Trademark Office Action dated December 13, 2007 for copending U.S. Application Serial No. 10/783,841.

Applicants are enclosing Form PTO-1449 (one sheet), along with a copy of cited reference D1, which is required under 37 C.F.R. §1.98(a)(2). As the listed references are in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Pursuant to 37 C.F.R. § 1.98(a)(3), Applicants state that the potential relevance of the U.S. references were cited in an Office Action dated July 5, 2007 issued by the U.S. Patent Office in a counterpart application, U.S. Application Serial No. 10/783,841. Applicants respectfully request the Examiner's consideration of the above references and entry thereof into the record of this application.

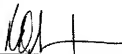
By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that the enclosed references, or other information referred to therein, constitute "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated no fee to be due in connection with the filing of this Information Disclosure Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Information Disclosure Statement to a deposit account, as authorized in the Transmittal accompanying this Information Disclosure Statement.

Respectfully submitted,

March 10, 2008

Date



Robert D. Summers, Jr. (Reg. No. 57,844)